1F/ 3624

S/N 09/998,360

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	BOSWORTH-DAVIES ET AL.	Examiner:	J. PATEL
PATEL	09/998,360	Group Art Unit:	3624
Filed:	NOVEMBER 29, 2001	Docket No.:	TN223
Title:	COUNTERMEASURES FOR IRREGULARITIES IN FINANCIAL TRANSACTION		

CERTIFICATE UNDER 37 CFR 1.8:
The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313 on 4/14/06
PAT OLIVER
Printed Name: Par Olliner Signature

Mail Stop Non-Fee Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

This is responsive to the official communication of February 28, 2006, rejecting various claims comprising claims 22-67 based variously on sections 102, 112, and 101 of Title 35 of the U.S. Code. The Examiner indicates that claims 1-21 are allowable. Amendment of the claims, reconsideration of the application, and allowance of all pending claims are respectfully requested.

If an extension is required, please consider this a request therefore. Please charge any additional fees to Deposit Account No. 19-3790.

The claims are modified responsively and argument is presented in the Remarks section below.